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D. P. Romani

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3117 ROUTE 98 SOUTH
FRANKLINVILLE, NY 14737
SEPTEMBER 16, 2005

FDIC SAN FRANCISCO REGIONAL OFFICE
DIRECTOR JOHN F. CARTER
25 JESSIE STREET AT ECKER SQUARE
SUITE 2300
SAN FRANCISCO, CA 94105


DEAR DIRECTOR CARTER:

AS A TWENTY-FIVE YEAR EMPLOYEE OF A HOME TOWN
COMMUNITY BANK I SUBMIT THIS LETTER IN OPPOSITION TO
WAL-MART'S APPLICATION FOR FDIC INSURANCE AND INDUSTRIAL
BANK CHARTER.

WAL-MART HAS A HISTORY OF DE-STABILIZING COMMUNITIES
BY DRIVING LOCAL COMPANIES OUT OF BUSINESS. THEREFORE I
AM ASKING THAT WAL-MART BE DENIED APPLICATION, BECAUSE
THE PRESENCE OF A WAL-MART BANK WILL HURT ALL BUSINESSES
IN OUR COMMUNITIES. PLEASE SERIOUSLY CONSIDER THE GRAVE
FINANCIAL RISKS TO OUR COMMUNITIES. THE FUTURE OF THE
COMMUNITY BANKING INDUSTRY COULD BE AT STAKE IF WAL-MART
IS NOT KEPT OUT OF BANKING.

THANK YOU FOR YOUR CONSIDERATION IN THIS MOST
SERIOUS MATTER.

SINCERELY,



CATHERINE F. GAETANO